

In re **Gwendolyn Lorita Martin**Case No. **15-56724**

Debtor

SCHEDULE A - REAL PROPERTY - AMENDED

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
2950 Kayla Court, Atlanta GA 30349 (Owned No Mortgage)	Fee Simple	J	49,500.00	0.00
Cost of sale = \$75,000 minus cost of sale 7,500.00 Debtor has a 50% interest and also a 1/3 interest in her deceased husband's estate's portion				
4020 Pierce Road Atlanta, GA 30349 \$12,300 assessed land value Cost of sale \$1230.00	Fee Simple (Land)	J	4,059.00	0.00
Debtor is a beneficiary of deceased husband's intestate estate Debtor has a 1/3 interest in the property There is no longer a building or structure on the land due to a fire.				

Sub-Total > **53,559.00** (Total of this page)Total > **53,559.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

B6C (Official Form 6C) (4/13)

In re **Gwendolyn Lorita Martin**Case No. **15-56724**

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDEDDebtor claims the exemptions to which debtor is entitled under:
(Check one box)

- ☐ 11 U.S.C. §522(b)(2)
☒ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds
 \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter
 with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Real Property</u>			
2950 Kayla Court, Atlanta GA 30349	O.C.G.A. § 44-13-100(a)(1)	21,500.00	75,000.00
(Owned No Mortgage)	O.C.G.A. § 44-13-100(a)(6)	315.00	
Cost of sale = \$75,000 minus cost of sale 7,500.00			
Debtor has a 50% interest and also a 1/3 interest in her deceased husband's estate's portion			
<u>Cash on Hand</u>			
Cash on Hand	O.C.G.A. § 44-13-100(a)(6)	10.00	10.00
<u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u>			
Checking Account w/Wells Fargo	O.C.G.A. § 44-13-100(a)(6)	275.00	275.00
<u>Household Goods and Furnishings</u>			
Household Goods and Furnishings	O.C.G.A. § 44-13-100(a)(4)	2,500.00	2,500.00
<u>Wearing Apparel</u>			
Wearing Apparel	O.C.G.A. § 44-13-100(a)(4)	600.00	600.00
<u>Furs and Jewelry</u>			
Jewelry	O.C.G.A. § 44-13-100(a)(5)	400.00	400.00
<u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u>			
401K w/ Piedmont	O.C.G.A. § 44-13-100(a)(2.1)	42,000.00	42,000.00

Total: **67,600.00** **120,785.00**

0 continuation sheets attached to Schedule of Property Claimed as Exempt

B6F (Official Form 6F) (12/07)

In re **Gwendolyn Lorita Martin**Case No. **15-56724**

Debtor

AMENDED SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xx4758 April Martin 512 Beckwith Court, Apt. E Atlanta, GA 30314	-	Beneficiary of the Estate of William Charles Martin. Partial interest in the claim amount (estimated 1/3)				10,777.04
Account No. xxxxx8962 Asset Acceptance Attn: Bankruptcy Dept Po Box 2036 Warren, MI 48090	-	Opened 10/01/12 Factoring Company Account First Premier Bank				982.00
Account No. xx4758 Avis Cunningham 1920 Winding Crossing Trail Fairburn, GA 30213	-	Beneficiary of the Estate of William Charles Martin. Partial interest in the claim amount (estimated 1/3)				10,777.04
Account No. xxxxxxxxxxxxx7513 Credit One Bank Po Box 98873 Las Vegas, NV 89193	-	Opened 2/01/15 Last Active 3/13/15 Credit Card				273.00
Subtotal (Total of this page)						22,809.08

4 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Gwendolyn Lorita Martin**Case No. **15-56724**

Debtor

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No. xxxx0833		-	Opened 11/01/14 Collection Attorney Erc/Directv Inc.				202.00	
Enhanced Recovery Co L 8014 Bayberry Rd Jacksonville, FL 32256								
Account No. xxxx9509		-	Opened 1/01/15 Collection Attorney At T Mobility				896.00	
Eos Cca Po Box 981025 Boston, MA 02298								
Account No. xxxxxx7999		-	Opened 11/01/13 Last Active 3/28/15 Installment Sales Contract				416.00	
Farmers Furniture Po Box 1140 Dublin, GA 31040								
Account No. xxxxxxxxxxx7452		-	Opened 2/01/13 Last Active 1/30/15 Charge Account				933.00	
GECRB / HH Gregg Attention: Bankruptcy Po Box 103104 Roswell, GA 30076								
Account No. xxx-xx-7296		-	Collections			X	32,331.13	
Herbert McGrew c/o Grant Stein 1201 West Peachtree Street Atlanta, GA 30309								
Sheet no. <u>1</u> of <u>4</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	34,778.13

B6F (Official Form 6F) (12/07) - Cont.

In re **Gwendolyn Lorita Martin**Case No. **15-56724**

Debtor

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxx6001	-		Opened 9/01/11 Collection Attorney Empire Today L L C				25.00
IC System Attn: Bankruptcy 444 Highway 96 East; Po Box 64378 St. Paul, MN 55164							
Account No. xxxxxxx6001	-		Opened 12/01/11 Collection Attorney Empire Today L L C				25.00
IC System Attn: Bankruptcy 444 Highway 96 East; Po Box 64378 St. Paul, MN 55164							
Account No. xxxxxxxxxxxx0321	-		Opened 12/01/13 Last Active 3/15/15 Credit Card				421.00
Merrick Bk Attn: Bankruptcy P.O. Box 9201 Old Bethpage, NY 11804							
Account No. xxx2261	-		Opened 1/01/11 Collection Attorney Monterey Village/Stonemark				3,135.00
Ncc Business Svcs Inc 9428 Baymeadows Rd Ste 2 Jacksonville, FL 32256							
Account No. xx1480	-		Opened 12/01/11 Collection Attorney Kendrick And Kendrick Dmd Pc				111.00
Pdq Services Inc 700 Churchill Ct. Suite 200 Woodstock, GA 30188							
Sheet no. <u>2</u> of <u>4</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							3,717.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Gwendolyn Lorita Martin**Case No. **15-56724**

Debtor

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No. xxxx6016 Pinnacle Credit Service Attn: Bankruptcy Po Box 640 Hopkins, MN 55343	-		Opened 12/01/13 Factoring Company Account Verizon Wireless				885.00	
Account No. xxx-xx-7286 Probate Estate of William C. Martin c/o Grant Stein 1201 West Peachtree Atlanta, GA 30309	-		Collections			X	32,331.13	
Account No. xxxxx7301 Regional Acceptance Co 1420 E Fire Tower Rd Ste Greenville, NC 27858	-		Opened 6/01/10 Last Active 12/07/11 Automobile				10,389.00	
Account No. xxxx8087 Stellar Recovery Inc 1327 Highway 2 West Kalispell, MT 59901	-		Opened 12/01/14 Collection Attorney Comcast				648.00	
Account No. xxxxxxxxxxxx4115 Syncb/belk Po Box 965028 Orlando, FL 32896	-		Opened 4/01/13 Last Active 2/16/15 Charge Account				208.00	
Sheet no. <u>3</u> of <u>4</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	44,461.13

B6F (Official Form 6F) (12/07) - Cont.

In re **Gwendolyn Lorita Martin**Case No. **15-56724**

Debtor

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
Account No. xxxxxxxxxxxx0290		-	Opened 8/01/13 Last Active 12/07/14 Charge Account				492.00	
Webbank/fingerhut 6250 Ridgewood Rd Saint Cloud, MN 56303								
Account No. xxxxxxxxxxxx9409		-	Opened 8/01/12 Last Active 3/13/15 Credit Line Secured				980.00	
Wells Fargo Bank Po Box 14517 Des Moines, IA 50306								
Account No. xxx9017		-	Opened 3/19/12 Last Active 4/11/14 Automobile				36.00	
Westlake Financial Svc 4751 Wilshire Blvd Suite 100 Los Angeles, CA 90010								
Account No. xx6731		-	Opened 5/07/97 Last Active 4/01/09 Real Estate Specific				Unknown	
Wilshire Credit Corp/Bank of America Bank of America N.A. 450 American St Simi Valley, CA 93065								
Account No. xxxxxxxx1101		-	Opened 6/01/14 Last Active 2/16/15 Secured/ Household goods				1,346.00	
World Finance Corp World Acceptance Corp/Attn Bankruptcy Po Box 6429 Greenville, SC 29606								
Sheet no. 4 of 4 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	2,854.00
							Total (Report on Summary of Schedules)	108,619.34

B6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court
Northern District of Georgia

In re **Gwendolyn Lorita Martin**

Debtor

Case No. **15-56724**Chapter **13**

SUMMARY OF SCHEDULES - AMENDED

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	53,559.00		
B - Personal Property	Yes	3	69,810.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		50,339.87	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		2,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		108,619.34	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			3,850.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,299.03
Total Number of Sheets of ALL Schedules		20			
Total Assets			123,369.00		
Total Liabilities				160,959.21	

B 6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court
Northern District of Georgia

In re **Gwendolyn Lorita Martin**,
Debtor

Case No. **15-56724**

Chapter **13**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	2,000.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	2,000.00

State the following:

Average Income (from Schedule I, Line 12)	3,850.00
Average Expenses (from Schedule J, Line 22)	2,299.03
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	4,777.14

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		26,314.87
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		2,000.00
4. Total from Schedule F		108,619.34
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		136,934.21

B6 Declaration (Official Form 6 - Declaration). (12/07)

**United States Bankruptcy Court
Northern District of Georgia**

In re **Gwendolyn Lorita Martin**

Debtor(s)

Case No. **15-56724**

Chapter **13**

DECLARATION CONCERNING DEBTOR'S SCHEDULES - AMENDED

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **22** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **August 10, 2015**

Signature **/s/ Gwendolyn Lorita Martin**

Gwendolyn Lorita Martin

Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.